

RECEIVED  
U.S.  
Bankruptcy Court  
of NC

## Dwayne Walton/McCoy Motors

July 6, 2018

JUL 12 2018  
Steven T. Salata, Clerk  
Charlotte Division  
KRT

To whom this may concern:

My name is Mr. Dwayne Walton and I had purchased a used 2010 Buick Lucerne vehicle from the company. McCoy Motors on December 30, 2017.

On January 15, 2018 received a letter from AMAC saying that I was to continue making payments to McCoy Motors.

On February 5, 2018 received a letter from AMAC stating that they purchased my loan and will be assisting the dealer in servicing my account, and provided me with a new account number. I took this as, that while the accounts were in the process of being transferred to AMAC and McCoy Motors the payments could still be made at McCoy Motors or AMAC.

On May 17, 2018 received another letter from AMAC saying that at the dealerships request "all payments are to be made to AMAC directly.

Again on May 30, 2018 I receive another letter from AMAC saying that I am not to pay McCoy Motors any more, and that M/M is no longer authorized to accept payments. This tells me that all accounts have been transferred successfully.

I have been making my payments all the way up to June 14, 2018 when shortly after the June 14th payment I received a letter from The Henderson Law Firm dated June 12, 2018 stating that McCoy Motors was not to receive any additional payments directly or indirectly. And again on June 29th a text copy of a letter from the AMAC Company stating "they had filed for bankruptcy and they were working diligently to help me find a "replacement lender" or bulk bid opportunity to help me liquidate my Portfolio".

Now with all of this said, you should have a great understanding about how confusing this has been to myself as well as all other consumers whom have purchased a vehicle from McCoy Motors.

I am willing to resume making my payments on July 26, 2018 with payment forgiveness from the two payments I did not make one on June 28 and one for July 12 due to the massive misleading information that I have received. If by any chance you cannot forgive at least the two payments, then I ask for you to extend these two payments to the end of my loan with no penalty against me.

In all actuality I would prefer for either company don't really care which one, to take back this vehicle refund me in its entirety including the down payment and all payments thereafter. So that I may find a more responsible and reputable company to handle any of my future business.

Sincerely,

Dwayne E. Walton  
Dwayne E. Walton

Cc: US Bankruptcy Court Western District of North Carolina Charlotte  
Division case 18-03036

Henderson Law Firm-Jim Henderson

AMAC

TRUE COPY

I, Dwayne E. Walton, do hereby swear or affirm that the document owner

attached is a true copy of Letter to McCoy Motors and that this description of document copy contains no alterations from the original.

Dwayne Eric Walton  
Principal's signature

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North Carolina

County of Alamance

I, Francine A. Deschenes, a Notary Public for Alamance,  
County, North Carolina, do hereby certify that Dwayne E. Walton  
Name of principal personally appeared before me this day and acknowledged the due execution of  
the foregoing instrument.

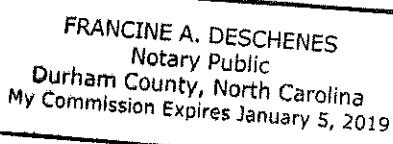
Witness my hand and official seal, this the 8<sup>th</sup> day of July, 20 18

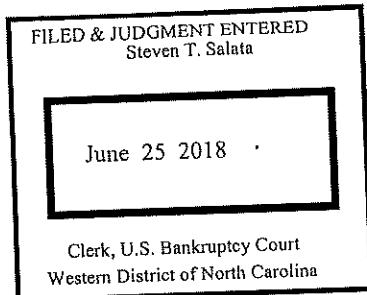
(Official Seal)

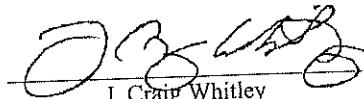
Francine A. Deschenes  
Official Signature of Notary

Francine A. Deschenes, Notary Public  
Notary's printed or typed name

My commission expires: January 5<sup>th</sup> 2019





  
J. Craig Whitley  
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION

In Re:	)	
ACE MOTOR ACCEPTANCE	)	Case No. 18-30426
CORPORATION,	)	
	)	Chapter 11
Debtor.	)	
	)	
ACE MOTOR ACCEPTANCE	)	
CORPORATION,	)	
	)	
Plaintiff,	)	Adversary Proceeding No. 18-3036
	)	
v.	)	
MCCOY MOTORS, LLC, MCCOY	)	
MOTORS, LLC d/b/a RIDE FAST; ROBERT	)	
MCCOY, JR. and MISTY MCCOY,	)	
	)	
Defendants.	)	
	)	

**ORDER CONCERNING INTERIM SERVICING OF ACCOUNTS OF VEHICLE BUYERS; AND  
ORDER SETTING HEARING ON PRELIMINARY INJUNCTION**

THIS MATTER came before the Court on June 21, 2018 on the following: Emergency Motion for Preliminary Injunction, 11 U.S.C. Section 105, Bankruptcy Rule 7065; Emergency Motion for Turnover of Property of the Estate Pursuant to 11 U.S.C. § 542; Bankruptcy Rule 7064; Attachment; Emergency Motion for Injunction of Defendants from Pursuing Car Masters Litigation; and Emergency Motion for Injunction of Defendants from Pursuing Criminal Complaint; and Emergency Motion for Imposition of Constructive Trust (the "Motions"). The Debtor was represented by James Henderson and the Defendants were represented by Kristin Lang ("Lang").

Having considered the record herein, including the Verified Complaint, and the arguments of counsel, it is

ORDERED as follows:

1. As a result of today's proceedings and under current order of the Court, the accounts of Vehicle Buyers<sup>1</sup> will be serviced by McCoy Motors, LLC ("McCoy LLC"). McCoy LLC is solely responsible for the collection of said monies.

2. Commencing June 22, 2018, the Debtor (if Debtor receives any such monies or insurance checks and the like) and McCoy LLC shall provide each other with complete, accurate and current data concerning collections of the Vehicle Buyer accounts, on a daily basis, pending further order of this Court. In order for McCoy LLC to post daily such payments, Debtor must return the access previously provided to McCoy LLC in order for payments to be timely posted to Debtor's servicing account system.

3. Any payments posted by McCoy LLC for servicing payments of Vehicle Buyers on or after June 21, 2018 shall be paid over to Lang on a daily basis (if received on a daily basis during regular business hours), and shall be held in an escrow account maintained by Lang pending further order of this Court. Lang shall establish a separate bank escrow account ("Lang Escrow Account") solely for the purpose of collecting said monies from McCoy pursuant to this order. Furthermore, if Debtor receives any such monies or insurance checks and the like after June 21, 2018, Debtor shall remit such payments into the Lang Escrow Account.

4. Neither the Debtor nor McCoy LLC, or the employees or agents thereof, will repossess, caused to be repossessed or threaten to repossess the automobile of any Vehicle Buyer, pending further order of this Court.

5. McCoy LLC shall by no later than Wednesday, June 27, 2018, provide the Court with a complete, accurate and current accounting of account activity for all Vehicle Buyer accounts since May 1, 2018.

6. McCoy LLC will contact the York County Sheriff's Office regarding the criminal complaint it made to such office regarding the removal of vehicles from McCoy's property and shall disclose to said York County Sheriff's Office that said matter is considered closed on McCoy's part.

7. By no later than end of business on June 25, 2018, McCoy LLC shall dismiss the four (4) lawsuits filed against Car Masters in the Gaston County District Court, and provide written evidence of such dismissals to counsel for the Debtor. The three (3) motor vehicles which are the subject of the Gaston County litigation shall be stored with Manheim Auto Auction in Statesville, NC, pending further order of the Court, and no storage fees shall accrue to McCoy LLC. In addition, Debtor acknowledged that there were a total of twenty-three (23) vehicles (including the aforementioned three (3)) and such remaining twenty (20) vehicles shall also be stored with

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<sup>1</sup>"Vehicle Buyers" are the Buyers of automobiles from McCoy LLC (and/or Ride Fast) pursuant to a) Retail Installment Contracts or similar financing instrument, which have been purchased by and assigned to the Debtor; or b) financed under the Floorplan agreement with the Debtor.

Manheim Auto Auction in Statesville, NC, pending further order of the Court, and no storage fees shall accrue to McCoy LLC.

8. McCoy LLC shall account for any funds from the collection of Vehicle Buyer accounts which are in the possession or control of McCoy LLC as of June 21, 2018 and McCoy LLC shall not spend those funds pending further order of this Court.

9. The Defendant (through counsel) shall file written responses to the Motions by no later than July 9, 2018.

10. The hearing on the Motions and the Court's consideration of a preliminary injunction will be held on July 11, 2018 at 9:30 a.m.

11. McCoy LLC has the right to contact Debtor regarding the purchase of vehicles and/or titles as selected by McCoy LLC and Debtor shall promptly respond with a current written payoff statement, from which then, McCoy LLC shall provide certified funds for payment of such titles and at such time that payment is made, Debtor shall tender a clear title to McCoy LLC.

12. With respect to GPS locator access (through a company called PassTime), Debtor terminated McCoy LLC's rights to access such locators. Given that McCoy LLC shall be responsible for collection/servicing payments, said access shall be promptly returned to McCoy LLC by Debtor after the issuance of this Court order.

13. The debtor shall provide all vehicle buyers with a copy of this court order upon entry.

This Order has been signed electronically. The judge's signature and court's seal appear at the top of the Order.

United States Bankruptcy Court



Money Network

## Account Summary

Name: Dwayne Walton

Account: xxxxxxxxxxxx9336

Print Date: 07/08/2018

Balance:

### Fee Summary

Total Fees for the Prior Calendar Month:

Total Fees charged in this Year(Year-to-Date): \$

Primary Account - Summary Date Range:*Current Transactions*

Date	Withdrawals	Deposits	Balance	Description
07/07/2018 02:26:57				Fairway One Stop #11 704 CHAPEL HILL RD BURLINGTON NCUS
07/05/2018 05:52:30				WM SUPERCENTER Wal-Mart Super Cen BURLINGTON NCUS
07/05/2018 05:51:00				WAL-MART #3612 530 S GRAHAM HOPED BURLINGTON NCUS
07/05/2018 05:02:34		\$365.74		One-time Contribution from BANA Adecco 11031
06/29/2018 12:11:23				Fairway One Stop #11 704 CHAPEL HILL RD BURLINGTON NCUS
06/28/2018 08:57:16				Fairway One Stop #11 704 CHAPEL HILL RD BURLINGTON NCUS
06/28/2018 11:40:08				HONDA FEDERAL 3721 HWY 119 SWEPSONVILLE NCUS
06/28/2018 11:40:08				ATM Withdrawal Fee
06/28/2018 10:40:28		\$334.80		One-time Contribution from BANA Adecco 11031
06/21/2018 11:57:37				HONDA FEDERAL 3721 HWY 119 SWEPSONVILLE NCUS
06/21/2018 11:57:37				ATM Withdrawal Fee
06/21/2018 10:40:41		\$365.74		One-time Contribution from BANA Adecco 11031
06/18/2018 04:04:14				PEPSI BOTTLING VENTURES W PEPSI BOTTLING VEN WINSTON SALEMNCUS
06/16/2018 04:08:20				WISH.COM 800-266-0172 CAUS
06/15/2018 04:02:03				PEPSI BOTTLING VENTURES W PEPSI BOTTLING VEN WINSTON SALEMNCUS
06/14/2018 03:15:19				AVE C MKT 8889790062 AVE C MKT 88897900 TROY MIUS
06/14/2018 12:16:29				HONDA FEDERAL 3721 HWY 119 SWEPSONVILLE NCUS
06/14/2018 12:16:29				ATM Withdrawal Fee
06/14/2018 10:53:00		\$295.04		One-time Contribution from BANA Adecco 11031

Date	Withdrawals	Deposits	Balance	Description
06/13/2018 11:09:32				RapidFlash Purchase BURGER KING #864 2341 MAPLE AVENUE BURLINGTON NCUS
06/13/2018 01:03:21				HONDA FEDERAL 3721 HWY 119 SWEPSONVILLE NCUS
06/13/2018 01:03:21				ATM Withdrawal Fee
06/11/2018 08:27:15				Fairway One Stop #11 704 CHAPEL HILL RD BURLINGTON NCUS
06/10/2018 03:05:46				FOOD LION #0894 2660 RAMADA RD. BURLINGTON NCUS
06/09/2018 07:36:41				GARDEN VALLEY MARKET #2 GARDEN VALLEY MARK BURLINGTON NCUS
06/07/2018 08:44:24				Fairway One Stop #11 704 CHAPEL HILL RD BURLINGTON NCUS
06/07/2018 08:24:41				WAL-MART #3612 530 S GRAHAM HOPED BURLINGTON NCUS
06/07/2018 08:23:38				WM SUPERCENTER Wal-Mart Super Cen BURLINGTON NCUS
06/07/2018 04:03:18				PEPSI BOTTLING VENTURES W PEPSI BOTTLING VEN WINSTON SALEMNCUS
06/07/2018 11:32:48		\$295.03		One-time Contribution from BANA Adecco 11031
06/06/2018 10:32:49				KING CHEF BURLINGTON NCUS
06/05/2018 01:30:56				HONDA FEDERAL 3721 HWY 119 SWEPSONVILLE NCUS
06/05/2018 01:30:56				ATM Withdrawal Fee
06/04/2018 06:40:18				Fairway One Stop #11 704 CHAPEL HILL RD BURLINGTON NCUS
06/04/2018 06:25:13				MCDONALD'S F27399 BURLINGTON NCUS
06/04/2018 12:25:42				DAVE'S MINI MART BURLINGTON NCUS
06/03/2018 11:43:28				HARBOR INN SEAFOOD BURLINGTON NCUS
06/03/2018 04:50:15				KRISPY KREME DOUGH ROCK HILL SCUS
06/03/2018 02:32:12				RapidFlash Purchase WAL-MART #6962 1225 CHERRY RD ROCK HILL SCUS
06/03/2018 03:11:08				RapidFlash Purchase MCDONALD'S M7119 OF SC 2600 N CHERRY RD ROCK HILL S
06/03/2018 02:59:45				SHELL Service Station SHELL ROCK HILL SCUS
06/01/2018 09:22:15				SUBWAY 03011798 SUBWAY 0301 BURLINGTON NCUS
06/01/2018 08:26:14				Fairway One Stop #11 704 CHAPEL HILL RD BURLINGTON NCUS
06/01/2018 05:02:58	(\$231.50)			MCCOY MOTORS LLC FORT MILL SCUS
05/31/2018 08:27:57				Fairway One Stop #11 704 CHAPEL HILL RD BURLINGTON NCUS
05/31/2018 10:45:00		\$365.74		One-time Contribution from BANA Adecco 11031
05/30/2018 04:12:18				HONDA FEDERAL 3721 HWY 119 SWEPSONVILLE NCUS
05/30/2018 04:12:18				ATM Withdrawal Fee
05/29/2018 12:45:17				HONDA FEDERAL 3721 HWY 119 SWEPSONVILLE NCUS
05/29/2018 12:45:17				ATM Withdrawal Fee
05/27/2018 09:57:04				FIREHOUSE SUBS #75 BURLINGTON NCUS

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Money Network

## Account Summary

Name: Dwayne Walton

Account: xxxxxxxxxxxx9336

Print Date: 07/08/2018

Balance: \$2.77

### Fee Summary

Total Fees for the Prior Calendar Month: \$0.00

Total Fees charged in this Year(Year-to-Date): \$12.50

Primary Account - Summary Date Range:04/28/2018 12:00:00-05/28/2018 12:00:00

Date	Withdrawals	Deposits	Balance	Description
05/27/2018 08:12:48				ATM Withdrawal Fee
05/27/2018 08:12:48				FF GROVE PAR-3 2123 S. CHURCH ST BURLINGTON NCUS
05/26/2018 10:28:27	117.00			KING CHEF BURLINGTON NCUS
05/25/2018 09:01:57				Wal-Mart Super Center 1287 WAL-SAMS BURLINGTON NCUS
05/24/2018 07:47:58				ATM Withdrawal Fee
05/24/2018 07:47:58				HONDA FEDERAL 3721 HWY 119 SWEPSONVILLE NCUS
05/24/2018 10:44:43				+ METROPCS MOBILE 888-863-8768 WAUS
05/24/2018 10:48:45		\$365.74		One-time Contribution from BANA Adecco 11031
05/23/2018 01:29:56				ATM Withdrawal Fee
05/23/2018 01:29:56				HONDA FEDERAL 3721 HWY 119 SWEPSONVILLE NCUS
05/21/2018 04:30:13				ATM Withdrawal Fee
05/21/2018 04:30:13				HONDA FEDERAL 3721 HWY 119 SWEPSONVILLE NCUS
05/17/2018 08:08:23	(\$236.66)			MCCOY MOTORS LLC FORT MILL SCUS
05/17/2018 08:29:09				WAL-MART #3612 530 S GRAHAM HOPED BURLINGTON NCUS
05/17/2018 11:13:33		\$365.74		One-time Contribution from BANA Adecco 11031
05/15/2018 08:20:47				- WM SUPERCENTER Wal-Mart Super Cen BURLINGTON NCUS
05/11/2018 08:26:11				- WM SUPERCENTER Wal-Mart Super Cen BURLINGTON NCUS
05/11/2018 08:24:44				- WM SUPERCENTER Wal-Mart Super Cen BURLINGTON NCUS
05/10/2018 01:36:53		\$295.03		One-time Contribution from BANA Adecco 11031
05/09/2018 08:31:54				Wal-Mart Super Center 3612 WAL-SAMS BURLINGTON NCUS

Date	Withdrawals	Deposits	Balance	Description
05/08/2018 01:31:10			\$9	PEPSI BOTTLING VENTURES W PEPSI BOTTLING VEN WINSTON SALEMNCUS
05/06/2018 03:57:10				ADAMS GROCERY ROCK HILL SCUS
05/07/2018 08:27:33				Fairway One Stop #11 704 CHAPEL HILL RD BURLINGTON NCUS
05/05/2018 08:18:07				SUN NAILS ROCK HILL SCUS
05/06/2018 01:50:59			\$3	SONIC DRIVE IN #5064 SONIC DRIVE IN #50 YORK SCUS
05/03/2018 08:13:23	(\$237.00)			MCCOY MOTORS LLC FORT MILL SCUS
05/03/2018 08:26:15				ATM Withdrawal Fee
05/03/2018 08:26:15				Walmart Superc 530 S GRAHAM HOPED BURLINGTON NCUS
05/03/2018 10:50:36		\$367.07		One-time Contribution from BANA Adecco 11031
05/02/2018 10:57:54	)			HARDEES 1621 BURLINGTON NCUS
05/02/2018 08:29:32			\$3	WM SUPERCENTER Wal-Mart Super Cen BURLINGTON NCUS
04/27/2018 08:23:48				WAL-MART #3612 530 S GRAHAM HOPED BURLINGTON NCUS
04/26/2018 10:46:26		\$365.74		One-time Contribution from BANA Adecco 11031
04/23/2018 05:35:31			\$1	METROPCS MOBILE 888-863-8768 WAUS
04/21/2018 05:38:01	)			COOK OUT BURLINGTON COOK OUT BURLINGTO BURLINGTON NCUS
04/21/2018 01:45:32				HARDEES 1621 BURLINGTON NCUS
04/19/2018 08:27:20	(\$236.66)			MCCOY MOTORS LLC FORT MILL SCUS
04/19/2018 08:24:00				USPS PO 36108808 2212 N C USPS PO 36108808 2 BURLINGTON NCUS
04/19/2018 10:16:49		\$295.03		One-time Contribution from BANA Adecco 11031
04/16/2018 08:27:22	- 50)			FOOD LION #0894 2660 RAMADA RD. BURLINGTON NCUS
04/12/2018 10:44:09		\$295.03		One-time Contribution from BANA Adecco 11031
04/06/2018 09:03:40				RapidFlash Purchase WM SUPERCENTER Wal-Mart Super Cen BURLINGTON NCUS
04/05/2018 08:28:01	(\$237.00)			MCCOY MOTORS LLC FORT MILL SCUS
04/05/2018 10:23:30		\$271.73		One-time Contribution from BANA Adecco 11031
03/29/2018 08:22:49				WM SUPERCENTER Wal-Mart Super Cen BURLINGTON NCUS
03/29/2018 10:55:52		\$333.60		One-time Contribution from BANA Adecco 11031

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## Account Summary

Name: Dwayne Walton

Account: xxxxxxxxxxxx9336

Print Date: 07/08/2018

Balance: \$2.77

### Fee Summary

Total Fees for the Prior Calendar Month: \$0.00

Total Fees charged in this Year(Year-to-Date): \$0.00

Primary Account - Summary Date Range:02/28/2018 12:00:00-03/28/2018 12:00:00

Date	Withdrawals	Deposits	Balance	Description
03/23/2018 11:02:26		1)		METROPCS MOBILE 888-863-8768 WAUS
03/22/2018 08:18:09	(\$236.66)			MCCOY MOTORS LLC FORT MILL SCUS
03/22/2018 10:54:38		\$269.32	1	One-time Contribution from BANA Adecco 11031
03/15/2018 08:28:13				WAL-MART #3612 530 S GRAHAM HOPED BURLINGTON NCUS
03/15/2018 10:44:51		\$333.60		One-time Contribution from BANA Adecco 11031
03/08/2018 09:20:42	(\$236.66)			MCCOY MOTORS LLC FORT MILL SCUS
03/08/2018 09:33:48			2	WAL-MART #3612 530 S GRAHAM HOPED BURLINGTON NCUS
03/08/2018 11:44:11		\$333.60	2	One-time Contribution from BANA Adecco 11031
03/01/2018 09:38:29				WM SUPERCENTER Wal-Mart Super Cen BURLINGTON NCUS
03/01/2018 11:45:41		\$232.07	2	One-time Contribution from BANA Adecco 11031

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# The Hender son Law Firm

1201 HARDING PLACE  
CHARLOTTE, NORTH CAROLINA 28204

TELEPHONE  
704.333.3444

JAMES H. HENDERSON †  
HENDERSON@TITLE11.COM

June 12, 2018

Dear AMAC Customer,

I represent Ace Motor Acceptance Corporation (“AMAC”) in connection with a Chapter 11 bankruptcy case, pending in the United States Bankruptcy Court for the Western District of North Carolina, Charlotte Division, as Case No. 18-30426.

I am writing to you regarding the automobile you purchased from McCoy Motors and/or Ride Fast. AMAC previously purchased your retail installment contract from the dealer. AMAC previously supplied you with a copy of the purchased contract, along with written notice dated 5/17/18. Additionally, a second written notice was mailed to you by AMAC stating that ***McCoy Motors LLC and Ride Fast are no longer authorized to accept any of your payments. You should not make do not make any further payments to the dealer directly or indirectly, because your contract belongs to AMAC, and AMAC cannot guarantee any payments made to the dealership will be credited to your account.***

AMAC being in a bankruptcy proceeding has nothing to do with the proper application of your payments, and any suggestion otherwise by McCoy Motors is contrary to the U.S. Bankruptcy Code. If you have any questions or concerns, please contact me at my email address above. Unfortunately, due to fact that I work alone means that I won’t be able to answer telephone calls.

Sincerely,

**The Henderson Law Firm**

/s/ Jim Henderson

STATE OF SOUTH CAROLINA CERTIFICATE OF TITLE OF A VEHICLE				
VEHICLE ID NUMBER 1G4HC5E11AU101255	YEAR 2010	MAKE BUICK	MODEL LUCERN	NEW/USED USED
BODY STYLE SD	DATE ISSUED 02-26-2018	ODOMETER 123,673	WEIGHT 3806	TITLE NUMBER 770460343332538
VEHICLE BRAND(S) ACTUAL MILEAGE				
FULL NAME OF OWNER(S) WALTON, DWAYNE ERIC 7 US HIGHWAY 321 BYP YORK SC 297451711		CUSTOMER NUMBER: 026047406		
				
FIRST LIENHOLDER AMAC 111 CUPPED OAK DR STE F MATTHEWS NC 281048823 DATE OF LIEN 12/30/2017		1ST LIEN RELEASED _____ (DATE) BY _____ (AUTHORIZED AGENT)		
SECOND LIENHOLDER MCCOY MOTORS LLC 3606 HIGHWAY 51 FORT MILL SC 297158351 DATE OF LIEN 12/30/2017		2ND LIEN RELEASED _____ (DATE) BY _____ (AUTHORIZED AGENT)		
THE SOUTH CAROLINA DEPARTMENT OF MOTOR VEHICLES HEREBY CERTIFIES THAT THE PERSON HEREIN IS REGISTERED BY THIS DEPARTMENT AS THE LAWFUL OWNER OF THE VEHICLE DESCRIBED SUBJECT TO THE LIENS, IF ANY, HEREIN SET FORTH.				
KEVIN A. SHWEDO EXECUTIVE DIRECTOR		HENRY McMASTER GOVERNOR		
				



January 15, 2018

DWAYNE ERIC WALTON

7 US HWY 321 BYP  
YORK, SC 29745

RE: 2010 BUICK LUCERNE  
1G4HC5E11AU101255

Dear Customer,

We are writing to you regarding the automobile you purchased from MCCOY MOTORS LLC with whom we work and would like to thank you in advance for your business.

Please continue to make all payments to the dealership from which you purchased the vehicle.

This letter is to advise you of your attached "Privacy Statement"

Thank you again.

Sincerely,

Ace Motor Acceptance Corp

Ace Motor Acceptance Corporation  
111 Cupped Oak Drive, STE F  
Matthews, NC 28104  
704-882-7100





February 5, 2018

DWAYNE WALTON  
7 US HWY 321 BYP  
YORK, SC 29745

RE: 2010 BUICK LUCERNE

Dear Customer,

We are writing to you regarding the automobile you purchased from MCCOY MOTORS LLC. We have purchased your loan and will be assisting the dealer in servicing your account. Your new account number is 0001004678.

We would like to thank you in advance for your business and look forward to providing excellent customer service.

As stated above, we will now be assisting the dealer in servicing your account. You may continue to make payments in person at the dealership or pay Ace Motor Acceptance Corporation directly.

Enclosed you will find information on our payment options and our hours of operation.

If you have any questions, or need any assistance, please feel free to contact us at 1-800-297-5618.

**\*\*Note\*\*- All calls to/from AMAC may be recorded.**

We look forward to meeting all of your financing needs!

Sincerely,

Ace Motor Acceptance Corp.

Ace Motor Acceptance Corporation  
111 Cupped Oak Drive, STE F  
Matthews, NC 28104  
704-882-7100





May 17, 2018

DWAYNE WALTON  
2202 HUNTINGTON RD  
BURLINGTON, NC 27215

RE: 2010 BUICK LUCERNE

Dear Customer,

We are writing to you regarding the automobile you purchased from MCCOY MOTORS. We have purchased your loan and will be assisting the dealer in servicing your account. Your new account number is 0001004678.

We would like to thank you in advance for your business and look forward to providing excellent customer service.

As stated above, we will now be assisting the dealer in servicing your account. At the dealerships' request, you should make all payments to Ace Motor Acceptance Corporation directly.

Enclosed you will find information on our payment options and our hours of operation.

If you have any questions, or need any assistance, please feel free to contact us at 1-800-297-5618.  
**\*\*Note\*\*- All calls to/from AMAC may be recorded.**

We look forward to meeting all of your financing needs!

Sincerely

Ace Motor Acceptance Corp

Ace Motor Acceptance Corporation  
111 Cupped Oak Drive, STE F  
Matthews, NC 28104  
704-882-7100





May 30, 2018

DWAYNE WALTON  
2202 HUNTINGTON RD  
BURLINGTON, NC 27215

RE: 2010 BUICK LUCERNE

Dear Customer,

We are writing to you regarding the automobile you purchased from MCCOY MOTORS. AMAC previously purchased your retail installment contract from the dealer and will be servicing your account exclusively. You were previously supplied a copy of that contract along with written notice dated 5/17/18. Your account number is 0001004678.

We would like to thank you in advance for your business and look forward to providing excellent customer service.

Enclosed is a copy of your payment history; please review for accuracy and contact our office immediately. **As stated above, we will now be servicing your account. Please do not make any further payments to the dealership from which you purchased the vehicle as McCoy Motors LLC and Ride Fast are no longer authorized to accept payments.** We cannot guarantee any payments made to the dealership will be credited to your account, which could cause your account to fall behind and accrue additional fees.

Enclosed you will find information on our payment options and our hours of operation.

If you have any questions, or need any assistance, please feel free to contact us at 1-800-297-5618.  
**\*\*Note\*\*- All calls to/from AMAC may be recorded.**

We look forward to meeting all of your financing needs!

Sincerely

Ace Motor Acceptance Corp



Ace Motor Acceptance Corporation  
111 Cupped Oak Drive, STE F  
Matthews, NC 28104  
704-882-7100



WALTON, DWAYNE #0001004678  
2010 BUICK LUCERNE



## Payment History

TR	Interest	Payment	Contract	Current	Tendered	Payment	Fees	Principal	Interest	Receipt Date	Emp	Dwr
RG	5/17/2018	5/17/2018	6/1/2018	\$11,129.27	\$236.66	\$236.66	\$0.00	\$120.65	\$116.01	27/10713	COY1	99
RG	5/3/2018	5/3/2018	5/18/2018	\$11,249.92	\$237.00	\$237.00	\$0.00	\$119.75	\$117.25	2705750	COY1	99
RG	4/19/2018	4/19/2018	5/4/2018	\$11,369.67	\$236.66	\$236.66	\$0.00	\$118.20	\$118.46	2682452	COY1	99
RG	4/5/2018	4/9/2018	4/20/2018	\$11,487.87	\$237.00	\$237.00	\$0.00	\$125.79	\$111.21	2676832	COY1	99
RG	3/23/2018	3/23/2018	4/6/2018	\$11,613.66	\$236.66	\$236.66	\$0.00	\$107.16	\$129.50	2650612	COY1	99
RG	3/8/2018	3/8/2018	3/23/2018	\$11,720.82	\$236.66	\$236.66	\$0.00	\$128.18	\$108.48	2642581	COY1	99
RG	3/1/2018	3/1/2018	3/9/2018	\$11,849.00	\$250.00	\$250.00	\$0.00	\$0.00	\$250.00	2638958	COY1	99
RG	2/15/2018	2/15/2018	2/23/2018	\$11,849.00	\$235.00	\$235.00	\$0.00	\$0.00	\$235.00	2611140	COY1	99
NL	12/30/2017	1/9/2018	2/9/2018	\$11,849.00						2573715		172
<b>Sum:</b>												

\$719.73 \$1,185.91

9

May 7 pd  
May 31 pd

Aug 9

Oct 18

June 14 pd.

Nov 1

Aug 23

Nov 15

JUL 12 -

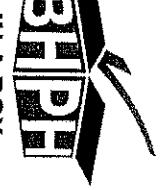
Sept 6

Dec. 13

JUL 26

Sept 20

Oct 4



**January 2018**

Card Number:	*****6914
Name:	DWAYNE WALTON
Address:	7 US HIGHWAY 321 BYP YORK SC 29745

Statement Period: 01/01/2018 - 01/31/2018

**Beginning Account Balance as of 01/01/2018: \$0.09**

**Funding Transactions**

Date	Description	Card No	Amount
01/29/2018	ADD FUNDS Western Union Load	6914	\$60.00
01/26/2018	ADD FUNDS Green Dot Swipe	6914	\$50.00
01/26/2018	ADD FUNDS Western Union Load	6914	\$250.00
01/18/2018	ADD FUNDS Western Union Load	6914	\$60.00
01/12/2018	ADD FUNDS - ACH FED QBS OF FL, INC. PAYROLL	6914	\$198.57
01/11/2018	ADD FUNDS Western Union Load	6914	\$100.00
01/05/2018	ADD FUNDS - ACH FED QBS OF FL, INC. PAYROLL	6914	\$136.41

**Card Transactions**

Date	Description	Card No	Amount
01/30/2018	PURCHASE CASH BK WAL WAL-MART SUPER 021 BURLINGTON NC 12870091	6914	-\$60.00
01/19/2018	PURCHASE CASH BK WM SUPERCENTER # YORK SC 11440091	6914	-\$60.00
01/15/2018	VISA PURCHASE MC CORY MOTORS LLC FORT MILL SC 407314	6914	-\$299.00
01/13/2018	PURCHASE CASH BK WAL-MART #1144 YORK SC 24114401	6914	-\$23.00
01/12/2018	PURCHASE DOLLAR TREE YORK SC 44832001	6914	-\$3.21
01/10/2018	PURCHASE CHINA GARDEN FOOD MA YORK SC 05241501	6914	-\$5.77
01/09/2018	PURCHASE CASH BK PRIDE QUICK STOP LLC YORK SC 15867701	6914	-\$13.06
01/09/2018	SVC CHG REVERSAL	6914	\$9.95
01/08/2018	PURCHASE CASH BK WAL WAL-MART SUPER 950 YORK SC 11440093	6914	-\$23.00
01/05/2018	PURCHASE PRIDE QUICK STOP LLC YORK SC 15867701	6914	-\$11.06
01/05/2018	PURCHASE CASH BK WAL WAL-MART SUPER 452 YORK SC 11440091	6914	-\$53.00

**Fee Transactions**

Date	Description	Card No	Amount

01/10/2018 SVC CHG BALANCE INQ 6914 -\$1.50  
DOM FOREIGN  
1152 CHESTER HIGHWAY YORK SC  
F242622

01/09/2018 SVC CHG BALANCE INQ 6914 -\$1.50  
DOM FOREIGN  
1152 CHESTER HIGHWAY YORK SC  
F242622

01/09/2018 SVC CHG-MONTHLY 6914 -\$9.95

**Total Fees for This Period:** \$3.00  
**Total Fees Year-to-Date:** \$3.00  
**Account Balance as of 01/31/2018:** \$300.97

Account balance represents the amount available in the transaction account; therefore, if multiple cards are linked to one transaction account, the dollar amount will reflect the balance for all linked cards.

February 2018

Card Number:	XXXXXXXXXX6914
Name:	DWAYNE WALTON
Address:	7 US HIGHWAY 321 BYP YORK SC 29745

Statement Period: 02/01/2018 - 02/28/2018

Beginning Account Balance as of 02/01/2018: \$300.97

Funding Transactions

Date	Description	Card No	Amount
02/15/2018	ADD FUNDS Green Dot Swipe	6914	\$243.00

Card Transactions

Date	Description	Card No	Amount
02/17/2018	VISA PURCHASE MCCOY MOTORS LLC FORT MILL ,SC 407314	6914	-\$235.00
02/01/2018	VISA PURCHASE MCCOY MOTORS LLC FORT MILL ,SC 407314	6914	-\$299.00

Fee Transactions

Date	Description	Card No	Amount
02/09/2018	SVC CHG-MONTHLY	6914	-\$9.95

Total Fees for This Period: \$9.95  
Total Fees Year-to-Date: \$12.95  
Account Balance as of 02/28/2018: \$0.02

Account balance represents the amount available in the transaction account; therefore, if multiple cards are linked to one transaction account, the dollar amount will reflect the balance for all linked cards.

**March 2018**

Card Number	6914
Name:	DWAYNE WALTON
Address:	7 US HIGHWAY 321 BYP YORK SC 29745

**Statement Period: 03/01/2018 - 03/31/2018**

**Beginning Account Balance as of 03/01/2018: \$0.02**

**Funding Transactions**

Date	Description	Card No	Amount
03/01/2018	ADD FUNDS Green Dot Swipe	6914	\$260.00

**Card Transactions**

Date	Description	Card No	Amount
03/03/2018	VISA PURCHASE MCCOY MOTORS LLC FORT MILL ,SC 402314	6914	-\$250.00
03/03/2018	VISA PURCHASE Fairway One Stop #11 BURLINGTON ,NC 442629	6914	-\$6.93

**Fee Transactions**

Date	Description	Card No	Amount
03/09/2018	SVC CHG-MONTHLY	6914	-\$9.95

**Total Fees for This Period: \$9.95**  
**Total Fees Year-to-Date: \$22.90**  
**Account Balance as of 03/31/2018: (\$6.86)**

Account balance represents the amount available in the transaction account; therefore, if multiple cards are linked to one transaction account, the dollar amount will reflect the balance for all linked cards.

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA

CHARLOTTE DIVISION

THE HONORABLE J. CRAIG WHITLEY, PRESIDING

WEDNESDAY, JULY 11, 2018

9:30 a.m.

Adv	Ace Motor Acceptance Corporation	18-3036	Continued for Status Hearing. Re:
	v.	Ch. 11	Order Concerning Interim Servicing
	McCoy Motors, LLC	18-30426	of Accounts of Vehicle Buyers and
	d/b/a/ Ride Fast, et al.		Order Setting Hearing on Preliminary
			Injunction (8)

HENDERSON  
LANG

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